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|  | **Cash** | **Securities** | **IRA Distribution (QCD)** | **Real Estate** | **Personal Property** | **Bargain Sale** | **Charitable Lead Trust** |
| **How Does it Work?** | Give cash; or write a check | Transfer or give appreciated securities to Charity | Direct transfer from IRA to Charity up to $100,000. Must be 70 ½ years old.  | Give appreciated real estate | Give artwork, collectables, equipment, or other types of tangible property | Sell real estate or other valuable property to Charity for less that market value | Trust that makes payments to Charity for a period of years. Assets ultimately pass to donor or heirs |
| **What do you want to do?** | Maximize charitable deduction | Avoid tax on capital gain; make a larger gift to Charity | Make a gift using IRA assets without claiming distribution as taxable income | Make a large gift and avoid capital gains tax | Put assets you no longer need or can maintain to a good use | Make a gift and receive partial payment | Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability; retain control of assets |
| **How do you make the gift?** | Write a check; give on-line; or send cashier’s check to Charity | DTC transfer or use a “stock power” to contribute long-term appreciated stock/mutual fund to Charity | Contact IRA custodian and ask for Qualified Charitable Distribution of any amount up to $100,000 to Charity | In consultation with Charity officials, deed or quitclaim the property to Charity | In consultation with Charity officials, donate tangible personal property related to Charity’s tax-exempt purpose | Sign a contract to sell property to Charity at a discounted price | Create a trust that pays income to Charity, remainder returns to heirs or donors |
| **DONOR**  | **BENEFITS** |  |  |  |  |  |  |
| **Reduce estate tax** | Removes taxable assets from estate | Removes taxable assets from estate | Removes estate taxable and ordinary income taxable (IRD) assets from estate | Removes taxable assets from estate; eliminates management | Removes taxable assets from estate | Removes gifted portion of value from taxable estate | Removes taxable assets from estate |
| **Reduce income tax** | Immediate deduction for full value | Immediate deduction for full value | No charitable deduction | Immediate deduction for full value | Immediate deduction for full value if Charity can use the asset | Deduction for gift portion of asset | Limited |
| **Reduce or eliminate capital gains tax** | N/A | Complete avoidance | Considered cash contribution | Complete avoidance | Complete avoidance | Partial avoidance | Varies |
| **Get income back from gift** | N/A | N/A | N/A | N/A | N/A | Based on agreement | N/A |
| **Give an asset and keep enjoying it** | N/A | N/A | N/A | N/A | N/A | N/A | Property reverts to donor or to heirs with reduced gift and estate taxes |
| **More** | N/A | Use cash to buy back at today’s price and lock in higher cost basis | Reduces value of IRA and meets required minimum distributions. Some restrictions apply.  | Coordinate with Charity before making donation | Can be used to make a significant gift without cash outlay | Use cash proceeds to fund needs at later stage of life | Best for assets expected to appreciate rapidly. Typically used for large estates. |
|  | **Bequest** | **Retirement Plan Assets, IRA** | **Life Insurance** | **Retained Life Estate** | **Charitable Gift Annuity** | **Charitable Remainder Trust** |
| **How Does it Work?** | Simplest form of deferred gift made through Will or Trust | Name Charity as beneficiary (full or partial) of a retirement plan | Give old or new policy with Charity as beneficiary and owner | Give real estate but keep the right to use and enjoy it for life | Simple gift contract that provides lifetime payments to one or two individuals | Trust that pays income for life or a term of years to donor and/or others. |
| **What do you want to do?** | Make a gift that costs nothing during your lifetime | Avoid double taxation at death; give tax advantaged assets to heirs | Make a large gift a little upfront cost | Make a significant gift without changing your lifestyle | Supplement income with steady payments that are partially tax-free | Diversify assets, avoid or defer capital gains tax, secure often greater income and possible inflation protection |
| **How do you make the gift?** | Name Charity in Will or Trust by designating a specific amount or percent of estate | Name Charity as full or partial beneficiary on your plan’s form | Donate a paid-up policy you no longer need or purchase a new policy | Give real estate to Charity but retain the right to live in it | Establish a gift annuity contract with Charity\* and fund it with cash, appreciated securities or other marketable asset | Create a trust that pays income to donor and/or others; remainder goes to Charity |
| **DONOR**  | **BENEFITS** |  |  |  |  |  |
| **Reduce estate tax** | Donation is exempt from federal estate tax | Donation is exempt from federal estate and income tax | Donation is exempt from federal estate tax | Removes taxable asset from estate | Removes taxable asset from estate | Removes taxable assets from estate |
| **Reduce income tax** | N/A | Heirs will avoid income tax on amount designated | Current income tax deduction on paid-up policy. Future deductions for premiums | Deduction for value of asset; less value of right to continue to use it | Deduction for gift portion of asset | Deduction for gift portion of asset |
| **Reduce or eliminate capital gains tax** | Complete avoidance | N/A | N/A | Complete avoidance | Partial avoidance; spread ratably over lifetimes | Partial avoidance |
| **Get income back from gift** | N/A | N/A | N/A | N/A | Fixed payment for one or two individuals; beginning now or in the future | Variable or fixed for life or term of years |
| **Give sset and keep enjoying it** | Continue to control assets during lifetime | Continue to take withdrawals from plan during lifetime | N/A | Use of asset during lifetime | N/A | N/A |
| **More** | Make substantial “legacy” gift at end of lifetime when donor no longer needs asset(s) | Smart, simple, tax advantaged way to make a bequest and leave a legacy | Simple to set-up; small financial commitment for large legacy gift | Coordinate with Charity before making donation. Need to set up maintenance agreement. | Great retirement income supplement.\*Not all charities offer CGAs. Check with local Community Foundation. | Significant income and estate tax advantages |